



Dear Customers,

below we present details regarding changes to the product offer of BNP Paribas Bank Polska S.A. ("Bank"). For your comfort, sections pertaining to given types of Agreements entered by you have been separated.

The proposed changes will come into force in two stages:

1. on 14 September 2019 - in connection with amendments to generally applicable law;
2. on 9 November 2019 - in connection with carrying out the last stage of the acquisition of the core banking operations of Raiffeisen Bank Polska S.A. by the Bank.



BANK ACCOUNTS, DEBIT CARDS TO BANK ACCOUNTS, INTERNET, MOBILE AND TELEPHONE BANKING

I. CHANGES APPLICABLE AS OF 14 SEPTEMBER 2019

On this day the following will be changed:

1. Regulations for Personal Savings Accounts, Term Deposits and Card Agreements at BNP Paribas Bank Polska S.A.;
2. "Regulations for the Provision of Services by BNP Paribas Bank Polska S.A. via Electronic Access Channels for Individual Customers"; where for instance provisions related to the strong authentication have been introduced regarding:
 - 1) transactions with a debit card (contactless and distance),
 - 2) manner of logging in to the Internet Banking System Online (apart from your ID and password, logging shall require entering an SMS code or using the Mobile Authentication).

Detailed list of amendments is included in the following documents:

- 1) "List of Amendments to the Regulations for Personal Accounts, Savings Accounts, Term Deposits and Card Agreements at BNP Paribas Bank Polska S.A."

- 2) "List of Amendments to the Regulations for the Provision of Services by BNP Paribas Bank Polska S.A. via Electronic Access Channels for Individual Customers", forming a part of the Package referred to below in section: "Delivery of template agreements / information applicable as of 14 September 2019 and as of 9 November 2019" (hereinafter as "Information Package").

II. CHANGES APPLICABLE AS OF 9 NOVEMBER 2019

A. Current and savings accounts, savings accounts and fixed-term deposit accounts

1. Account numbers and currencies in which they are held shall remain the same;
2. All transfers and standing orders already ordered shall be executed in line with the existing schedule;
3. BIC (SWIFT) code for transactions in foreign currencies and international transactions will change: PPABPLPKXXX,
4. Bank accounts held by you shall be given new names according to the table below:



Former name	New name
Personal Account within the BNP Paribas Wealth Management Package - for cooperation agreements concluded until 1 October 2012 and in the case of Customers holding simultaneously at least one of the following accounts: Wymarzone Personal Account Komfortowe Personal Account Account Wygodne Personal Account Premium Personal Account Aktywne Personal Account Oszczędzające Savings Account	Personal Account with Private Banking Tariff Plan
Savings Account within the BNP Paribas Wealth Management Package - accounts opened from 19 September 2010 - for cooperation agreements concluded until 1 October 2012 and in the case of Customers holding simultaneously at least one of the following accounts: Wymarzone Savings Account Plus Komfortowe Savings Account Account Wymarzony Cel Account Plus Premium Savings Account Plus Wygodne Savings Account	Dobrze Oszczędnościowe Savings Account
Savings Account within the BNP Paribas Wealth Management Package - accounts opened until 19 September 2010 - for cooperation agreements concluded until 1 October 2012 .	"Eskalacja" Savings Account
A Vista/Sight Personal Account in convertible currencies within the BNP Paribas Wealth Management Package - for cooperation agreements concluded until 1 October 2012 .	Currency Account
Personal Account within the Private Banking Package and Private Banking Diamond Package - for cooperation agreements concluded from 1 October 2012 onward and in the case of Customers holding simultaneously at least one of the following accounts: Wymarzone Personal Account Komfortowe Personal Account Wygodne Personal Account Premium Personal Account Aktywne Personal Account Oszczędzające Savings Account	Personal Account with Private Banking Diamond Tariff Plan
Auxiliary Personal Account within the Private Banking Package and Private Banking Diamond Package - for cooperation agreements concluded from 1 October 2012 onward .	Wealth Management Auxiliary Account
Currency Account in convertible currencies within the Private Banking Package and Private Banking Diamond Package - for cooperation agreements concluded from 1 October 2012 onward .	Currency Account
Plus Savings Account within the Private Banking Package and Private Banking Diamond Package - for cooperation agreements concluded from 1 October 2012 onward and in the case of Customers holding simultaneously at least one of the following accounts: Wymarzone Savings Account Plus Komfortowe Savings Account Account Wymarzony Cel Account Plus Premium Savings Account Plus Wygodne Savings Account	Private Banking Savings Account and Private Banking Diamond Savings Account, respectively



5. Changes regarding maintenance of the said accounts:
- a) reduction of the maintenance fee for Personal Account within the Private Banking Diamond Package from PLN 200 to PLN 100, with the fee of PLN 0 until 31 May 2020;
 - b) change of the manner of charging the fee for Personal Account within the BNP Paribas Wealth Management Package which shall be renamed as Personal Account with Private Banking Tariff Plan - starting from 9 November 2019, the fee will be charged quarterly in the amount resulting from the Agreements concluded.
6. Interest capitalization
- a) from 1 to 8 Nov. 2019 interest in accounts will be capitalized under the standard terms;
 - b) in the accounts for which interest capitalization would fall after 8 Nov. 2019 - interest shall be capitalized on 12 Nov. 2019 with the value date of 8 Nov. 2019 (for the period from the date of the last interest capitalization till 7 Nov. 2019);
 - c) for the period from 8 to 30 November 2019, interest capitalization shall take place on 2 Dec. 2019;
 - d) from December 2019 onward, interest shall be capitalized on the first working day of a calendar month, except for the Eskalacja account;
 - e) for Konto Lokacyjne savings account (withdrawn from the offer on 19 Sept. 2010), which after 9 Nov. 2019 shall be renamed as Eskalacja, interest shall be capitalized quarterly - on the first working day following the end of each calendar quarter.
7. Interest rate changes Starting from 9 November 2019 the interest rate of:
- a) Plus Savings Account (within the Private Banking and Private Banking Diamond Package, which after 9 Nov. 2019 shall be named, respectively: Private Banking Savings Account and Private Banking Diamond Savings Account) shall be 1.00% per annum for the entire balance, until 30 June 2020;
 - b) Konto Lokacyjne Savings Account, which will be renamed Eskalacja, shall be 0.50% per annum for the entire account balance;
 - c) USD and GBP currency accounts shall be:
 - for the balance from USD/GBP 0 to USD/GBP 5,000 - 0.20% p.a.,
 - surplus balance over USD/GBP 5,000 - 0.50% p.a.
8. Account statements
- In November 2019, you will receive two free of charge statements, each containing a partial list of transactions for this period, which together will cover the entire billing cycle.
- B. Debit cards**
- Starting from 9 November 2019:
- 1. cash deposits at Euronet ATMs located outside the Bank's branches will be temporarily impossible, until the Bank makes the service available,
 - 2. cash withdrawals with the use of a card in branches of other banks in Poland and abroad and transactions made at post offices or other financial institutions will not be possible.
- C. Term deposits**
- Current terms and conditions for term deposit maintenance shall remain unchanged (subject to WIBORna Term Deposit - see details below). Term deposits' trade/marketing names will be changed - please find the details in our Information Package, in the document entitled: "Former and New Names of Term Deposits and Template Agreements".
- In the case of WIBORna Term Deposit, apart from the change of its trade/marketing name, its variable interest rate shall be replaced with a fixed interest rate. The existing interest rate of WIBORna Term Deposit shall remain applicable until the date of the next renewal of this term deposit falling after 9 Nov. 2019. The term deposit shall be renewed for the same investment periods, under the terms and conditions applicable to Standard Term Deposit in PLN on the renewal date, with the interest rate indicated in the "Interest Rates Table for Funds in Individual Customers' Bank Accounts".



For all renewable term deposits, the term deposit start date (shown for instance in the Internet Banking System) shall be the date of their opening or the date of their last renewal.

D. Internet Banking, Mobile Banking

As of 9 November 2019, the Online Internet Banking System shall be replaced with a new system - GOonline. Customers who have been using the Online system will be able to use GOonline under the terms and conditions indicated in respective regulations made available before the service is launched. Additionally, Customers will be able to use the new mobile application GOMobile.

Major changes resulting from the introduction of the new Internet Banking System GOonline:

- possibility to log in to GOonline using the existing login assigned for the purposes of the Online system,*
- it will be necessary to define a new password while activating the GOonline internet banking (logging in for the first time),
- new logging methods in the form of a masked password,
- additional possibilities of confirming transactions in GOonline - Mobile Authentication via GOMobile,
- in order to confirm transactions using mobile authentication via the GOMobile application
 - you have to install the mobile application GOMobile,
- maximum transaction limits shall change
 - on which we provide details in our Information Package in the document entitled: "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels",
- possibility of setting your own monthly transaction limits up to the limit amounts established by the Bank,
- new way of presentation, namely the Customer's personal profile (access to own and joint products) and proxy profile (access to the principal's products, excluding investment fund registers

and brokerage accounts presented in the personal profile),

- transaction history for the last 24 months will be transferred from the Online system to the GOonline system,
- possibility of using the new GOMobile mobile application.

*In the case of Customers who cannot use their hitherto login, the Bank shall assign a new ID number to them, of which the Bank shall inform them individually.

Please find the full list of functionalities of the GOonline and GOMobile applications in our Information Package, in the document entitled "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels".

E. Telephone banking

We encourage you to contact our Private Line consultants calling **+48 500 970 340 and 801 399 555** (charge for call as per the operator's price list).

Calling the dedicated phone numbers you will be able to:

- connect with our Consultant (Private Line employee at the Call Centre) or
- connect with our automated service (Bankofon)

The range of instructions to be executed during such a call depends on the manner of identification and the verification applied.

Customers using their hitherto ID data (except for their card number) and TPIN code as an authentication method (TelePIN from November 2019 onward), **will be still able to use** these data for authentication purposes. They will also be able to change their TelePIN anytime contacting our Private Line Consultant by phone.

Additionally, we shall introduce the possibility of identification and verification based on an individual password for the call centre (DPassWord) thus enabling you to give instructions via



our Private Line Consultant. The Private Line Team at our Call Centre will provide the full standard Customer Service from Monday to Friday from 08:00 AM to 08:00 PM. On non-working days and outside the indicated hours on working days, the Call Centre Consultants will execute only instructions related to the security of Customers' funds, for instance card stopping, blocking electronic access channels, reporting an ID document as lost or stolen. The full list of instructions which can be executed via our Private Line Consultant is available in the Information Package in the document entitled: "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels".

As regards placing and executing instructions given by telephone via an appointed employee, the full list of instructions which can be executed by phone is available in the Information Package in the document entitled: "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels".

Apart from calling the Bank, Customers will be able to use the following optional Customer Service channels:

1. Click2Call by activating a call via the GOMobile application (once the service is made available by the Bank).
2. Sending an email to the address kontakt@bnpparibas.pl

F. Names of the template

Starting from 9 November 2019, provisions of the existing template agreements shall be replaced with provisions of the new documents. The list of these documents and, additionally, of the new names of the documents indicated in the cooperation agreement is presented in our Information Package in the document entitled: "Former and New Names of Term Deposits and Template Agreements".

V. LEGAL BASIS FOR THE CHANGES INTRODUCED

The legal basis for implementation of the foregoing changes are the following provisions of the Regulations for Personal Accounts, Savings Accounts, Term Deposits and Card Agreements at BNP Paribas Bank Polska S.A.:

- 1) §76(1)(1): "The Bank shall have the right to amend the Regulations, Table and Term Deposit Table for the following material reasons: introduction of new services extending the use of bank accounts or extending the offer of bank accounts or the scope of the card agreement";
- 2) §76(1)(2): "The Bank shall have the right to amend the Regulations, Table and Term Deposit Table for the following material reasons: adjustment of services provided under the agreement to market conditions connected with technological progress";
- 3) §76(2)(1): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: changes of electricity prices, telecommunication and postal charges, interbank settlement costs, charges incurred in connection with performance of the bank account agreement by companies cooperating with the Bank and as a result of introduction of new legal regulations having direct impact on costs of the agreement performed of at least 1% compared to the previously applicable price in the analogous period of a month, quarter or year";
- 4) §76(2)(2): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: changes of inflation rates understood as the change of any of consumer price indices announced by Statistics Poland (GUS) of at least 0.1 percentage point compared to the previously announced indicators for the analogous period of a month, quarter or year";



- 5) §76(2)(3): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: change of tax rates or introduction of new taxes or mandatory or tax charges or fees";
- 6) §76(2)(4): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: change of the average monthly wage in the enterprise sector without awards payable from profit announced by Statistics Poland (GUS) of at least 1% compared to the one previously announced for the analogous period of a month, quarter or year".
2. increase in prices of the following services having impact on the Bank's operations:
 - a) sale of products or services of postal and courier activities and telecommunication (constant prices);
 - b) computer programming and IT consulting activities and related activities; information-related services;
 - c) legal, accounting and bookkeeping, tax advisory services; management-related services;
 - d) advertising, market research and public opinion polling;
 - e)
3. increase in the consumer price index¹;
4. increase in the average monthly gross real wage in the enterprise sector;
5. increase in the contributions to the Bank Guarantee Fund, in particular in the contribution to the bank resolution fund.

VI. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED AS REGARDS FEES AND COMMISSIONS

1. necessity to adjust provisions of the template agreements to the Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication as regards the so-called strong authentication;

VII. THE RIGHT TO TERMINATE AGREEMENTS

If you do not agree for the proposed changes of template agreements, you have the right to object against them or terminate a relevant agreement free of charge. If:

- 1) you object against the proposed changes - the agreement shall expire on the day preceding the introduction of changes;
- 2) you terminate the agreement - its effective date of termination shall be the date of notification about the changes, however no later than the date of their coming into force.

1. <https://stat.gov.pl/wskazniki-makroekonomiczne/>, Downloads section, the file named: "Quarterly macroeconomic indicators".



LOAN PRODUCTS

A. Debt limit (overdraft facility)

I. MAJOR CHANGES

- The product “Debt limit (overdraft facility in the payment account)” shall be renamed “Debt limit (overdraft facility)”.
- The “Table of Interest Rates, Commissions, Fees and Transaction Limits for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A.” for debt limit (overdraft facility) shall be separated.
- As regards overdraft facilities opened in the existing “Private Banking” package – the annual interest rate on the nominal debt limit shall be reduced from 9.5% to 7.5%.
- The order of the Bank’s priorities regarding the repayment of receivables shall be changed (§7).
- Provisions concerning the overdraft limit repayment term when the term falls on a non-working day (§7) are clarified.
- Provisions related to filing complaints are amended (§12).

at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540). The list of the said documents is presented in our Information Package.

The amendments shall come into force on 9 November 2019. The template agreement changes are introduced based on §8(1)(a) of the Regulations for Debt Limit (Overdraft Facility) at BNP Paribas Bank Polska S.A. for BNP Paribas Wealth Management Private Banking Customers, that is “The Bank shall have the right to amend the Regulations in the event of: the change of its product offer”.

If for any reasons you do not agree for the aforementioned changes, you have the right to terminate the Overdraft Facility Agreement within 14 days from the date of receiving this information. Your refusal to accept the amendments to the Regulations shall be equivalent to termination of the Overdraft Facility Agreement by the Borrower and shall result in the entire overdraft limit becoming immediately due and payable after the expiry of the notice period.

II. AMENDMENTS TO THE DOCUMENTS

- **Regulations for Debt Limit (Overdraft Facility) at BNP Paribas Bank Polska S.A. for BNP Paribas Wealth Management Private Banking Customers** (concerns products and services being part of the banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540).
- **Table of Interest Rates, Commissions, Fees and Transaction Limits for BNP Paribas Wealth Management Private Banking Customers**

B. Personal Loan

I. MAJOR CHANGES (FOR AGREEMENTS WITH REF. NO. STARTING WITH CRD)

- Provisions concerning the loan repayment term when the term falls on a non-working day are modified (§17).
- Former wording: “If the payment term for a Loan instalment falls on a statutory holiday or Saturday, then the deadline for liability payment



shall be the last Working Day preceding this day". New wording: "If the payment term for a Loan instalment falls on a statutory holiday or Saturday, then this term shall be postponed until the first Working Day following this day".

The new repayment schedule template shall determine the date when the principal and interest instalment becomes due and payable.

- Adding a new definition of "Exchange Rates" (§2), modification of provisions related to: the definition of the "Exchange Rate Table" (§2) and the rules for determining exchange rates (§9).
- Change of the provisions related to filing complaints (§21).

At the same time, we inform that the amount of margin and the table of fees and commissions shall remain the same. The remaining provisions agreed on individually

II. AMENDMENTS TO THE DOCUMENT

- Regulations for Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540)

The document in question is presented in our Information Package.

The amendments shall come into force on 9 November 2019. The template agreement changes are introduced based on §8(2)(1)

of the Regulations for Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A., pursuant to which the Bank has the right to amend the Regulations in the event of: the change of its product offer. If for any reasons you do not agree for the aforementioned changes, you have the right to terminate the Agreement or object against the proposed changes within 14 days from the date of receiving this information. If the Borrower does not submit a written statement of refusal to accept the amendments to the Regulations, it shall be deemed as their acceptance. Submission to the Bank by the Borrower of the written

statement of non-acceptance of the changes within the said deadline shall be equivalent to termination of the Loan Agreement with 30 days' notice which shall result in the entire Loan-related liabilities becoming immediately due and payable after the expiry of the notice period.

C. Home Loans/Mortgage Loans/ Personal Loans Secured by Mortgage

I. MAJOR CHANGES AS REGARDS PRODUCTS SECURED BY MORTGAGE WITH REF. NO. STARTING WITH MG:

- Modification of the provisions concerning the definition of WIBOR reference rate as regards its administrator (§2).
- Change of the provisions related to a financial year as regards calculating interest for fixed instalments (§19)

Former wording: "The interest shall be accrued assuming that a financial year has 365 days and a month has the actual number of days."

New wording: "To calculate the interest due on the Loan in the case of Loan repayment in decreasing principal and interest instalments it is assumed that a year has 365 days and a month has the actual number of days in a given year, while in the case of Loan repayment in fixed principal and interest instalments it is assumed that a year has 360 days and each month has 30 days."

- Modification of the provisions concerning the product repayment term for decreasing instalments when the term falls on a non-working day (§19):

Former wording: "If the payment term for a Loan instalment falls on a statutory holiday or Saturday, then the deadline for liability payment shall be the last Working Day preceding this day." New wording: "In the case of a Loan repaid in decreasing principal and interest instalments, if the payment term for a Loan instalment including the interest due or the payment term for interest falls on Saturday or a statutory



holiday, then this term shall be postponed until the first Working Day following this day. The amount of the next instalment shall be increased by the interest due on the Loan instalment for the period by which the payment term was postponed." The new repayment schedule template shall determine the dates when the principal and interest instalments become due and payable.

- Change of the provisions related to filing complaints (for Home Loan \$26, for the Loan \$27).

At the same time, we inform that the table of fees and commissions shall remain the same. The remaining provisions agreed on individually shall remain unchanged.

II. AMENDMENTS TO THE

- **Regulations for Mortgage Loans at BNP Paribas Bank Polska S.A.** (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded before 1 August 2011.
- **Regulation for Home Loans at BNP Paribas Bank Polska S.A.** (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded before 1 August 2011.
- **Regulations for Mortgage Loans at BNP Paribas Bank Polska S.A.** (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded after 1 August 2011.
- **Regulation for Home Loans at BNP Paribas Bank Polska S.A.** (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded after 1 August 2011.

The list of the said documents is presented in our Information Package.

The amendments shall come into force on 9 November 2019. The template agreement changes are introduced based on §9(2)(1) of the said Regulations (except for the Regulations for Home Loans at BNP Paribas Bank Polska S.A. for agreements concluded before 1 August 2011), pursuant to which the Bank reserves the right to amend the Regulations without termination of the Agreement as a result of: change of its product offer, and §9(2)(2) of the Regulations for Home Loans at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded before 1 August 2011, pursuant to which the Bank reserves the right to amend the Regulations for material reasons, i.e. in the event of: change of the manner or form of delivery of services provided to the Borrower under the Agreement, provided that they ensure proper performance of the Agreement and do not affect the Agreement provisions in a way that would increase the Borrower's financial burden under the Agreement, and result from changes to the IT system or inclusion of mortgage loans granted to individual customers (including the Home Loan) into a new IT system designed to handle such loans (...), in connection with assuming by other local bank by means of universal succession the Bank's rights and obligations (including the ones under the Agreement).

If for any reasons you do not agree for the aforementioned changes, you have the right to terminate the Agreement within 14 days from the date of receiving this information. If the Borrower does not submit a written statement of refusal to accept the proposed amendments it shall be deemed as their acceptance. Submission to the Bank by the Borrower of the written statement of non-acceptance of the changes within the said deadline shall be equivalent to termination of the Loan Agreement with 30 days' notice which shall result in the entire Loan-related liabilities becoming immediately due and payable after the expiry of the notice period.



III. MAJOR CHANGES

AS REGARDS PRODUCTS SECURED BY MORTGAGE WITH REF. NO. STARTING WITH CRD:

- Modification of the provisions concerning the definition of WIBOR reference rate as regards its administrator (§2).
- Modification of the provisions concerning the product repayment term when the term falls on a non-working day (§19): Former wording: "If the payment term for a Principal/Loan instalment falls on a statutory holiday or Saturday, then the deadline for liability payment shall be the last Working Day preceding this day."

New wording: "If the payment term for a Loan instalment falls on a statutory holiday or Saturday, then this term shall be postponed until the first Working Day following this day. The amount of the next Loan instalment shall be increased by the interest due for the period by which the payment term was postponed." The new repayment schedule template shall determine the dates when the principal and interest instalments become due and payable. Adding a new definition of "Exchange Rates" (§2), modification of provisions related to: the definition of the "Exchange Rate Table" (§2) and the rules for determining exchange rates (§7). Change of the provisions related to filing complaints (for Home Loan §27, for the Loan §26).

At the same time, we inform that the amount of margin and the table of fees and commissions shall remain the same. The remaining provisions agreed on individually shall remain unchanged.

IV. AMENDMENTS TO THE DOCUMENTS

- Regulations for Home Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded before 2 February 2012.
- Regulations for Personal Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded before 2 February 2012.
- Regulations for Home Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded after 2 February 2012.
- Regulations for Personal Loans for BNP Paribas Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) for agreements concluded after 2 February 2012. The list of the said documents is presented in our Information Package.

The amendments shall come into force on 9 November 2019. The template agreement changes are introduced based on §9(2)(1) of the said Regulations, pursuant to which the Bank reserves the right to amend the Regulations without termination of the Agreement as a result of: introducing changes to its product offer.

If for any reasons you do not agree for the aforementioned changes, you have the right to terminate the Agreement within 14 days from the date of receiving this information. If the Borrower does not submit a written statement of refusal to accept the proposed amendments it shall be deemed as their acceptance. Submission to the Bank by the Borrower of the written statement of non-acceptance



of the changes within the said deadline shall be equivalent to termination of the Loan Agreement with 30 days' notice which shall result in the entire Loan-related liabilities becoming immediately due and payable after the expiry of the notice period.

D. Credit cards

I. CHANGES COMING INTO FORCE ON 14 SEPTEMBER 2019

Major changes to the template agreements include:

- new provisions concerning the so-called strong authentication due to entering into force of Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication ("EU Regulation").

Template agreements subject to amendments:

- "Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540)" - the amendments have been highlighted using colour.

II. CHANGES COMING INTO FORCE ON 9 NOVEMBER 2019

Major information:

the following shall remain unchanged:

- granted credit limits in credit card accounts; repayment account number;
- product-related services (access by phone, Bank branches, electronic channels); all cards shall remain in use until the expiry date
- indicated on a given card.

Changes introduced:

- the interest-free period running from the billing cycle closing date shall be extended to 26 days;

- for accounts with the billing cycle closing dates listed below, the statement generation date, and therefore the payment date, shall be changed. The existing billing cycle closing dates shall be replaced with the following ones:
 - the 6th day of the month with the 10th;
 - the 12th day of the month with the 15th;
 - the 18th day of the month with the 20th;
 - the 24th day of the month with the 25th;
 - the last day of the month with the 5th day of the month;
- reducing the commission for converting international transactions from 5% to 2% of the transaction amount - for VISA Cards;
- introduction of the commission for converting international transactions for MasterCard cards - 2% of the transaction amount;
- the annual card account maintenance fee for the Holders of VISA Platinum, MasterCard Platinum and MasterCard Elite cards shall remain unchanged. Other fees shall be in line with the "Tariff of Commissions and Fees Related to Credit Cards for Individual Customers" included in our Information
- Package;
 - the annual fee for card account maintenance for the Holders of other cards shall be waived, while the monthly fee shall be increased up to the amount indicated in the "Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"; the sum of transactions entitling to exemption from the monthly fee shall be calculated for each card
- separately (for the main card and each supplementary card);
 - the full list of fees and commissions (including conditions entitling to a lower account maintenance fee) is included in the "Tariff of Commissions and Fees Related to Credit Cards for Individual Customers";
- starting from 2020, cards will be renewed (on the date indicated on a card) but with a new image adapted to the graphic design applicable at the Bank;
- Customers are now able to join the free of charge programme mambONUS;
- the new Internet Banking System GOonline and mobile application GOMobile have been provided;
- as regards the following credit cards from the Wealth Management offer: MasterCard World Elite, MasterCard C&C (MasterCard Gold after the migration), MasterCard Platinum and VISA Platinum, interest shall be



- charged for a delay in debt repayment;
- as regards MasterCard World Elite credit cards, the Priority Pass programme shall be replaced with the LoungeKey Programme;
- for MasterCard World Elite credit cards, the interest-free period shall be extended to 58 days;
- the amount of automated repayment shall be unified - percentage rates shall be unified to the level of 10%, 25%, 50% or 75% of the entire debt;
- starting from 9 November 2019, mini cards in the form of a sticker shall no longer be available. We encourage you to use the Apple Pay/Google Pay services instead;
- starting from 9 November 2019, the names of some credit cards will change, in accordance with the table below:

Card name before migration						
Srebrna VISA	Srebrny MasterCard		Złoty MasterCard			
Wygodna VISA Credit Card	Pierwsza MasterCard	Złota VISA	World MasterCard Class&Club	Platynowa VISA	MasterCard Platinum	MasterCard World Signia/World Elite
Card name after migration						
VISA Wygodna Credit Card	MasterCard Standard Credit Card	VISA Gold Credit Card	MasterCard Gold Credit Card	VISA Platinum Credit Card	MasterCard Platinum Credit Card	MasterCard World Elite Credit Card

The changes described shall apply also to supplementary card users.

- Template agreements subject to amendments:
- "Credit Card Agreement (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540)" - after the change as: "Credit Card Agreement";
- "Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540)" - after the change as: "Credit Card Regulations for Individual Customers";
- Table of Interest Rates, Commissions, Fees and Transaction Limits for Credit Cards at BNP Paribas Bank Polska S.A. - for agreements concluded until 25 October 2015 and Table of Interest Rates, Commissions, Fees and Transaction Limits for Credit Cards at BNP Paribas Bank Polska S.A. - for agreements concluded from 26 October 2015 onward and Table of Interest Rates, Commissions, Fees and Transaction Limits for MasterCard World Signia/World Elite Credit Cards for Wealth Management Private Banking Customers

at BNP Paribas Bank Polska S.A. and Table of Interest Rates, Commissions, Fees and Transaction Limits for Credit Cards: VISA Platinum, MasterCard Platinum, World MasterCard Class&Club for Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. - after the change as: "Table of Commissions and Fees Related to Credit Cards for Individual Customers" - applicable as of 9 November 2019.
The detailed list of amendments introduced to the said template agreements and the Table content is to be found in our Information Package.

III. LEGAL BASIS FOR THE CHANGES INTRODUCED

The grounds for the amendments introduced are:
§59(1)(1,2,3) of Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540):



"1. The Bank shall have the right to amend the Regulations in the event of:

- 1) change of its product offer, including change of the manner or form of delivery of services provided to the Holder/User under the Agreement, in connection with changes to the IT systems, implementation of new technical or technological solutions,
- 2) introduction of or amendment to legal regulations concerning payment cards,
- 3) issuance of decisions, rulings, orders by public authorities or courts concerning payment cards,

(...)"

\$60(1)(1,2,3) of Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540):

"1. The Bank shall have the right amend the Table as regards the amount of commissions

- 1) an increase in operating costs connected with performance of the Agreement due to changes of inflation rates, electricity prices, telecommunication and postal charges, license fees, interbank settlement costs, fees incurred in connection with performance of the Agreement by the agency of companies cooperating with the Bank, including VISA, MasterCard or a Clearing Agent, and labour costs,
- 2) introduction of new legal regulations imposing public burdens on the Bank or exempting the Bank from these burdens, connected with performance of the Agreement,
- 3) issuance of administrative decisions, recommendations of the National Bank of Poland, Polish Financial Supervision Authority (KNF), the Polish Bank Association or court rulings pertaining to the Agreement or the Bank's relationships with consumers."

IV. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED

1. The necessity to adjust provisions of the template agreements to the EU Regulation as regards the so-called strong authentication.
2. Increase in prices of the following services having impact on the Bank's operations (Q1 2018 - Q1 2019)²:
 - a) computer programming and IT consulting activities and related activities – increase by 14%;
 - b) information-related services - increase by 38.3%;
 - c) legal, accounting and bookkeeping and tax advisory services; management-related services – increase by 13.9%;
 - d) advertising, market research and public opinion polling - increase by 6.4%;
 - e) consumer price index - increase by 1.2%² (Q1 2018 - Q1 2019).

V. THE RIGHT TO TERMINATE AGREEMENTS

If you do not agree for the proposed changes of template agreements, you have the right to object against them or terminate a relevant agreement free of charge. If:

- 1) you object against the proposed changes - the agreement shall expire on the day preceding the introduction of changes;
- 2) you terminate the agreement - its effective date of termination shall be the date of notification about the changes, however no later than the date of their coming into force.

2. <https://stat.gov.pl/wskazniki-makroekonomiczne/>, Downloads section, the file named: "Quarterly macroeconomic indicators".



INSURANCE PRODUCTS

As of 9 November 2019, the following changes to insurance products shall be introduced:

Insurance added to Class & Club credit cards	Class & Care Group Insurance - change of the monthly insurance rate to 0.13% of the debt balance as at the end of the premium billing cycle (before: 0.13% min. PLN 5.99).
Insurance added to an account	Assistance&Concierge Group Insurance for Private Banking Customers – with Tariff Plan for Private Banking Diamond Personal Account - limits according to the GTCI shall apply.

As regards Customers with Wymarzone Personal Account or Premium Personal Account, as of 31 October 2019 the insurance cover shall end in connection with dissolving group insurance in relation to the following insurance products:

Insurance added to debit cards	1. Assistance Group Insurance "Medical Assistance, Home Assistance, Roadside Assistance" added to the MasterCard Debit card issued to Wymarzone Personal Account. 2. Group Insurance "Travel Without Worries" added to the MasterCard Debit card issued to Wymarzone Personal Account.
Insurance added to an account	Assistance&Concierge Group Insurance for Holders and Co-Holders of Premium Personal Accounts.



BROKERAGE OFFICE'S OFFER / INVESTMENT PRODUCTS

In connection with the operational merger, the following investment products and services offered by Brokerage Office BNP Paribas Bank Polska S.A. and the Bank shall change:

I. Investment products of Brokerage Office BNP Paribas Bank Polska S.A.

A. Brokerage account

Major changes

1. as of 12 November 2019, a new Tariff of Fees and Commissions charged by Brokerage Office BNP Paribas Bank Polska S.A. for the provision of brokerage services shall be introduced,



2. the system for handling brokerage accounts will be changed - the Sidoma application shall replace the BNP Paribas Broker one,
3. the securities account number shall be changed, please get the new number from the Sidoma application (webmakler.pl) or calling our broker (tel. 801 880 880);
4. cash account number in the NRB format (for the purposes of cash transfers) shall remain the same,
5. a personal account linked with a cash account in BNP Paribas Broker (based on an Annex) will be linked with a cash account in the Sidoma application - it will be still possible to make transfers from a cash account to a bank account;
6. if a personal account is not linked with a cash account in BNP Paribas Broker (no Annex) it means that you should define the personal account calling our broker (tel. 801 880 880) or at the Bank's branch in order to make a transfer from the cash account to the bank account,
7. placing phone orders: via Brokerage Office Contact Centre or directly with our broker (tel. 801 880 880),
8. logging in to the Sidoma application: via the electronic banking GOonline or directly to the Brokerage Office's application (webmakler.pl),
9. the mobile application Mobilny Broker shall be replaced with the GObroker app,
10. before placing stock market orders the MiFID assessment must be carried out (in the internet application Sidoma Professional/Sidoma WEB or at the Bank's branch).

B. Derivatives

- before placing stock market orders the MiFID assessment must be carried out (in the internet application Sidoma Professional/Sidoma WEB or at the Bank's branch).

C. Investment advisory

- access to the investment advisory module in the Sidoma WEB application (webmakler.pl)
- we inform that until 30 October 2020 investment advisory services shall be provided free of charge,

after this date the fee for the service will be charged in line with the Tariff of Fees and Commissions charged by Brokerage Office BNP Paribas Bank Polska S.A. for provision of investment advisory services as regards exchange-traded financial instruments.

D. Structured certificates

- the brokerage account number (used to record securities) shall be changed, please get the new number from the Sidoma application (webmakler.pl) or calling our broker (tel. 801 880 880),
- before placing orders regarding structured certificates the MiFID assessment must be carried out (in the internet banking application or at the Bank's branch).

Legal basis for the changes:

- We introduce these changes based on §92(4)(c) of the Regulations for Provision of Brokerage Services for Individual Customers by Brokerage Office BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) in connection with the necessity to adjust the contractual provisions to the new IT systems and to properly describe the services provided;
- Your non-submission of a statement of refusal to accept the proposed changes until 9 November 2019 (inclusive) shall be equivalent to your consent to the coming into force of, respectively (in line with information indicated in our Information Package):
 - Agreement on Provision of Brokerage Services by Brokerage Office BNP Paribas Bank Polska S.A.,
 - Agreement on Execution of Derivative Purchase and Sale Orders, of Investmen
 - Agreement on Provision Advisory Services Regarding Exchange-Traded Financial Instruments by Brokerage Office BNP Paribas Bank Polska S.A.



II. Investment products of BNP Paribas Bank Polska S.A.:

A. Investment funds

- the numbers of registers where our participation units, participation titles or certificates of closed-end investment funds are stored shall remain unchanged,
- before placing orders regarding investment funds the MiFID assessment must be carried out (in the internet banking application or at the Bank's branch).
- We introduce these changes based on §17(1)(h) of the Regulations for the Use of Intermediary Services of BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) in connection with the necessity to adjust the provisions to the changes of IT systems and of the rules of the services provided
- your non-submission of a statement of refusal to accept the proposed changes until 9 November 2019 (inclusive) shall be equivalent to your consent to the coming into force of the Main Agreement on provision of services of receiving and forwarding orders related to Participation Units, and as regards Investment Certificates and other financial instruments, on accepting subscriptions in public offering by Brokerage Office BNP Paribas Bank Polska S.A.,

B. Structured deposit

- the terms and conditions of the Structured Deposits already opened by you will remain the same until the day of the planned settlement of these deposits,
- before placing orders regarding structured deposits the MiFID assessment must be carried out (in the internet banking application or at the Bank's branch).
- We introduce these changes based on §20(1)(h) of the Regulations for Opening and Maintaining by BNP Paribas Bank Polska S.A. Investment Term Deposits (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having KRS number 14540) in connection with the necessity to adjust the provisions to the changes of IT systems and rules of the services provided
- your non-submission of a statement of refusal to accept the proposed changes until 9 November 2019 (inclusive) shall be equivalent to your consent to the coming into force of the Framework Agreement on Structured Term Deposit of BNP Paribas Bank Polska S.A.,

ADDITIONAL INFORMATION

I. INFORMATION ON THE PERSONAL DATA PROCESSING RULES (GDPR INFORMATION CLAUSE)

In connection with the planned operational merger and changes to the rules of processing your data, we hereby provide the updated

information on the rules of processing your data by BNP Paribas Bank Polska S.A., which shall apply as of 9 November 2019. Please find the detailed rules in our Information Package, in the document entitled: "Depositor Clause"



II. DEPOSITOR INFORMATION SHEET

You will find the information on the deposit guarantee rules and rules for making withdrawals of guaranteed funds in our Information Package, in the document entitled: "Depositor Information Sheet".

III. INFORMATION ON THE "DEALER" PLATFORM

The Bank will offer a new platform for foreign exchange transactions. In connection with provision of the new tool, some of the existing functionalities will change. The new regulations

for the service shall be presented when you log in for the first time and their acceptance will enable you to use the service.

IV. PROCEDURE OF ORDER PLACEMENT AND EXECUTION BY AN APPOINTED EMPLOYEE FOR ORDERS DELIVERED BY TELECOMMUNICATION

The range of instructions related to investment products and foreign exchange transactions placed by phone via an appointed employee is determined by the cooperation agreement concluded.

DELIVERY OF TEMPLATE AGREEMENTS / INFORMATION APPLICABLE AS OF 14 SEPTEMBER 2019 AND AS OF 9 NOVEMBER 2019

Detailed list of amendments to the documents or their uniform text are available for you on the Bank's website in the file named "Information Package" at the address

<https://bnpparibas.pl/informacja-o-zmianach-o-zmianach> and - based on blockchain distributed ledger technology which guarantees the permanency and authenticity of documents - on the website of the National Clearing House (KIR) at the address <https://tn.kir.pl>.

In order to view the documents put on KIR's website, enter the following ID numbers (hash) in the field "Wpisz skrót dokumentu" ("Enter the document's short name"):

e88952993371d4fd4984b698d2c8e4edb532e92efea9d8a23d64fc9796addddc

Pakiet Informacyjny cz. I Rachunki bankowe, Karty debetowe do rachunków bankowych, Bankowość internetowa, mobilna oraz telefoniczna -sig.pdf

f83e38711b062853840cd2d4781c084b239d3f47e829803bca9e64a4368a9566

Pakiet Informacyjny cz. IIa Produkty kredytowe-sig.pdf

818bfaa0d4742035f29725b5545b7342fd05eada

999304b3af1586ed71c31d70

Pakiet Informacyjny cz. IIb Produkty kredytowe-sig.pdf

fe3fa1666cddbdfb79f80c3b01c7896fa5e99a54fcee6b79bd343c340df3406a7

Pakiet Informacyjny cz. IIIa Ubezpieczenia, Produkty inwestycyjne, Biuro maklerskie, Dodatkowe informacje-sig.pdf

bc1e345cab37f0903ee80b85ba19b6db2ead31d66448026f74b0fe57e7a421ff

Pakiet Informacyjny cz. IIIb Ubezpieczenia, Produkty inwestycyjne, Biuro maklerskie, Dodatkowe informacje-sig.pdf

The technological solution provided by KIR meets regulatory requirements of the European legislation (including it complies with the durable medium definition stipulated in the Act on Payment Services) and meets the banking sector's expectations as regards publication of documents intended for a large group of recipients.

It is worth emphasizing that BNP Paribas Bank Polska S.A. is one of the first entities in Poland using this utility.